4-8-05



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3623

Examiner: Susanna M. Diaz

COMPUTER METHOD AND APPARATUS FOR OPTIMIZING PORTFOLIOS OF MULTIPLE PARTICIPANTS

In re Application of:

Young et al.

Serial No. 10/099,764 Filed: March 15, 2002

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE

"Express Mail" label number: EU150835694US_____

Date of Deposit: April 7, 2005

I hereby certify that the following attached paper or fee

AMENDMENT TRANSMITTAL
RESPONSE TO OFFICE ACTION
CHECK PAYABLE TO PTO (For 1 month ext. fee)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

ned or printed name of person mailing paper or fee)

√(Signature of person mailing paper or fee)

NOTE:

Each paper must have its own certificate and the "Express Mail" label number as a part thereof or attached thereto. When, as here, the certification is presented on a separate sheet, that sheet must (1) be signed and (2) fully identify and be securely attached to the paper or fee it accompanies. Identification should include the serial number and filing date of the application as well as the type of paper being filed, e.g. complete application, specification and drawings, responses to rejection or refusal, notice of appeal, etc. If the serial number of the application is not known, the identification should include at least the name of the inventor(s) and the title of the invention.

NOTE:

The label number need not be placed in each page. It should, however, be placed on the first page of each separate document, such as, a new application, amendment, assignment, and transmittal letter for a fee, along with the certificate of mailing by "Express Mail." Although the label number may be on checks, such a practice is not required. In order not to deface formal drawings it is suggested that the label number be placed on the back of each formal drawing or the drawings be accompanied by a set of informal drawings on which the label number is placed.

APR 0 7 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3623

Examiner: Susanna M. Diaz

COMPUTER METHOD AND APPARATUS FOR OPTIMIZING PORTFOLIOS OF MULTIPLE PARTICIPANTS

In re Application of:

Young et al.

Serial No. 10/099,764

Filed: March 15, 2002

RESPONSE TO OFFICE ACTION

April 7, 2005

Mail Stop Amendment Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

With regard to the Office Action dated February 8, 2005, for the captioned patent application, applicants submit the present response, in which:

Amendments to the Claims begin on page 2; and,

Remarks begin on page 10.